

QUICKCONNECTIONS

ONTARIO NON-PROFIT HOUSING ASSOCIATION

JUNE 2014



Making affordable housing an election priority
End of operating agreements for Aboriginal providers
FIMUR Assisted Homeownership Program
Kathleen Blinkhorn Aboriginal Scholarship
New ONPHA staff members

THE ABORIGINAL HOUSING ISSUE



TABLE OF CONTENTS

3	Making affordable housing an election priority
5	Election further delays ONCA implementation
6	End of operating agreements for Aboriginal providers
9	Federal ID requirements for new signing officers
11	FIMUR Assisted Homeownership Program
13	Native housing in Thunder Bay helps people adapt to city life
14	Kathleen Blinkhorn Aboriginal Scholarship
15	Member support question: Collecting non-rental fees
16	New ONPHA staff members
18	Regional Meetings & Member Survey results
19	ONPHA Conference preview

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JUNE 2014

Ontario Non-Profit Housing Association

489 College Street, Suite 400, Toronto, Ontario, Canada M6G 1A5

In Toronto: (416) 927-9144 Toll-free: 1-800-297-6660 Fax: (416) 927-8401

communications@onpha.org

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Ontario votes: Making affordable housing an election priority

Last month, ONPHA launched its 2014 provincial election outreach campaign, “Affordable Housing. For Ontario.” Housing members from across the province are meeting with candidates and sharing the #vote4housing message on social media.

Our campaign

With the provincial election set for June 12, ONPHA is encouraging members to help us remind candidates and communities of the importance of affordable housing in building strong communities. Our campaign, “Affordable Housing. For Ontario” delivers the message that a government commitment to affordable housing is a smart investment in people, the economy, and the future of our province.

Election issues – where’s housing?

Jobs and the economy have emerged as the dominant campaign themes, with housing relegated to the backburner. The Liberal Party of Ontario is the sole party to offer anything on the housing front and this is by virtue of their 2014 budget on which they are now campaigning. While the Liberals’ platform promises a recommitment to the Investment in Affordable Housing Program and increased funding for the Community Homelessness Prevention Initiative, the party and the press have devoted more attention to other budget measures, such as pension reform and transportation infrastructure.

The Ontario NDP platform fails to mention housing at all, and marks a shift towards more populist policies, such as reducing auto insurance and cutting taxes for small businesses. The Progressive Conservative Party of Ontario’s “Million Jobs Plan” is also silent on affordable housing, but proposes cutting 100,000 public sector jobs and reducing government spending in all areas except health care – reductions that could see the province stepping even further back from their commitments to affordable housing.

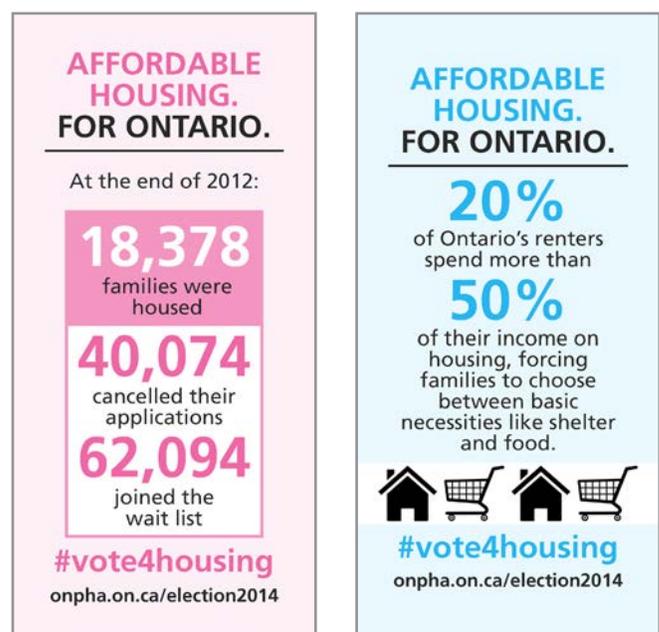
ONPHA’s key asks

With the three main parties failing to fully address the importance of affordable housing for Ontarians, ONPHA is committed to ensuring that election

candidates place affordable, non-profit housing at the top of their agendas. We’re demanding that the next Ontario government deliver on two key policy asks: partner with us to house Ontarians, and help us to help others.

These important goals include a commitment to repairing and retrofitting existing social housing, reducing red tape and barriers for non-profit housing providers, including non-profit housing in Ontario’s future infrastructure plans, and increasing supports for residents in non-profit housing while creating a dedicated fund to increase the supply of supportive housing.

In the days before the election, we’re calling on our members to use their knowledge and expertise to deliver our message to election candidates. Our website’s campaign portal (<http://onpha.on.ca/election2014>) details a number of ways that you



can tell candidates and your community about the importance of affordable housing and the challenges faced by the sector. For example, members can meet with candidates and host tours of housing sites, write a letter or email, or promote the campaign through social media. We've also provided templates, infographics, and sample online posts to help you spread the word. Candidates of all parties respond to the priorities of their constituencies, so it's up to you to ensure that your representative is fully aware that a commitment to affordable housing is a commitment to Ontario's future.

Next steps

Our advocacy doesn't end with the election. ONPHA encourages our members to follow up with their local elected official after June 12. By presenting yourself as a valuable resource to the new government and providing information and advice on housing issues, you can help ensure that affordable housing remains a top priority. 🏡



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LAST CHANCE TO REGISTER: RENT-GEARED-TO-INCOME (RGI) TRAINING

Want to learn more about calculating rent-geared-to-income subsidies? Don't miss ONPHA's RGI in 3D!

Join us June 19 to 20 for a back-to-basics course on rent-geared-to-income (RGI) subsidies. Roberta Jagoe, Policy Analyst at Region of Durham Housing Services Division, will guide learners through her effective "3D" framework:

1. **Direction:** understand the legislation, its regulations, and local rules. Learn how to determine RGI eligibility, and how to calculate income, utility adjustments, and rent.
2. **Decisions:** learn how to conduct annual and mid-year reviews, what notices should say and when to send them, and how to implement changes and handle appeals.
3. **Discretion:** know where and when to use discretion effectively when making decisions and interpreting the legislation.

Contact Christina Lauhar at 1-800-297-6660 ext. 121 or christina.lauhar@onpha.org for more information.

Election further delays ONCA implementation

When the provincial election was called last month, several bills that were in the queue to be debated or acclaimed to law were abandoned when the legislature was dissolved. This includes the Fair Minimum Wage Act, the Child Care Modernization Act and, in particular, amendments to the *Ontario Not-For-Profit Corporations Act*. The latter, now in limbo, would have had a direct impact on non-profit housing providers.

The *Ontario Not-for-Profit Corporations Act, 2010* (ONCA) was passed in 2010 but has not come into force. Bill 85, which contained sought-after amendments to the ONCA, reached second reading in May, but “died on the paper” when the election was called. Bill 85 is therefore null and void, and a new bill will have to be introduced in the next legislature in order for ONCA to be proclaimed.

If Bill 85 had passed, its amendments would have delayed the extension of voting rights to the non-voting members of an organization for a minimum of three years after the ONCA came into force.

Bill 85 also clarified an obtuse element of the ONCA by specifying that an organization’s corporate constating documents, letters patent, by-laws, and special resolutions that existed before the ONCA was applied will continue to hold validity until the conclusion of the transition period (three years after the ONCA comes into force).

Finally, Bill 85 included the provision that the \$10,000 amount for defining non-charitable public benefit corporations detailed in the ONCA could be subject to revision under new regulations in the future.

A detailed description of the provisions of the ONCA is available here: <http://bit.ly/onca14>. 



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Tough decisions: End of operating agreements for Aboriginal providers

With a high proportion of RGI units and an above-average demand on building systems, Aboriginal housing providers will be some of the most deeply impacted by the end of federal operating agreements.

Federally-funded non-profit housing providers will begin to see their operating agreements expire in the coming years. These subsidy agreements, valued at more than \$4 billion between 2014 and 2032 in Ontario, were fixed to the term of a property's mortgage.

Buildings with federal subsidies are some of the oldest in the province and many require expensive renovations or refurbishment to continue to meet the needs of tenants. Without renewed funding, providers will have difficulty fulfilling their mandate with reduced operating budgets.

Aboriginal housing providers, which represent a large share of Ontario's federally-funded agencies, will be among the most impacted by the end of operating agreements, especially considering that many of these providers have a high proportion of rent geared-to-income (RGI) units, which rely more heavily on subsidies.

"The end of operating agreement scenario is especially tough for urban Aboriginal providers because their community has been disproportionately challenged because of severe poverty issues," says Sharad Kerur, Executive Director of ONPHA. "Providers have met that challenge with a high ratio of RGI units, but this will be unsustainable from a financial standpoint after operating agreements expire and subsidies aren't available."

"I fully understand and appreciate the urban Aboriginal provider in terms of helping their



community and maintaining their culture, but given today's economic and regulatory climate, these providers will need to assess how they can continue to maintain their services without abandoning their cultural mandate," says Kerur.

"If we don't have the funding to maintain lower-rent units, there will be fewer options for urban Aboriginal people. The fear is that this will lead to a rise in homelessness."

"Some tough decisions need to be made," says Marc Maracle, Executive Director of Gignul Non-Profit Housing in Ottawa.

Maracle adds that buildings serving urban Aboriginal populations also experience a higher-than-average level of usage and, in some circumstances, overcrowding, which creates strain on building systems such as plumbing, heating, and water usage.

In addition, the majority of Aboriginal housing providers are in smaller cities and northern areas, where the value of a property won't have increased over a mortgage term as much as it may have in a larger urban centre, he adds. This limits a provider's ability to leverage the equity in their buildings – an asset base that could be utilized after an operating agreement expires – to conduct maintenance, make repairs, and subsidize tenancies.

A decrease in funding and an increase in maintenance costs might force some providers to reduce the number of RGI units under administration and to raise them to market rents – a strategy that runs counter to the mandate of Aboriginal housing providers.

“Unfortunately, the people with the greatest need have the least ability to pay,” says Maracle. “The demographics for urban Aboriginal people haven't changed over the years [and]...half of the Aboriginal population is under the age of 25.”

According to the Centre for Social Justice, Aboriginal people living in urban areas are more than twice as likely as non-Aboriginal people to be living in poverty. Aboriginal people also experience disproportionately higher rates of homelessness, substance abuse, suicide, and imprisonment.

“We have units for less than half the demand,” explains Maracle. “If we don't have the funding to maintain lower-rent units, there will be fewer options for urban Aboriginal people. The fear is that this will lead to a rise in homelessness.”

“The demand is going up,” agrees John Abramowich, Property Manager at the Native People of Thunder Bay Development Corporation. “No new units are being built and we're at risk of losing RGI units in the system. It's a double whammo.”

To address the challenges associated with the end of federal operating agreements, all housing providers need to work together to share planning strategies and to raise awareness about the issue through political advocacy and public outreach.

“Governments and taxpayers have collectively made an investment in social housing in this province and →

WHAT'S NEXT?

THE BEST-CASE SCENARIO

The federal government renews or increases its funding commitment to affordable housing or provides a rent supplement program to replace it. Housing providers are able to maintain a level of service, while leveraging the equity in their buildings to perform capital repairs and maintenance.

STAYING THE COURSE

The federal government does not renew funding for affordable housing. Housing providers must secure alternative revenue through social enterprise, more market rental units, increased rents, or private donations. Providers leverage the equity in their buildings to make necessary repairs, but this money will not cover ongoing operating costs for buildings with a high percentage of RGI units. Some agencies may amalgamate; others may cease operation.

ONPHA'S ABORIGINAL HOUSING MEMBERS

34 Aboriginal housing providers (members)

10 to 484 units of housing each

2,640 total units

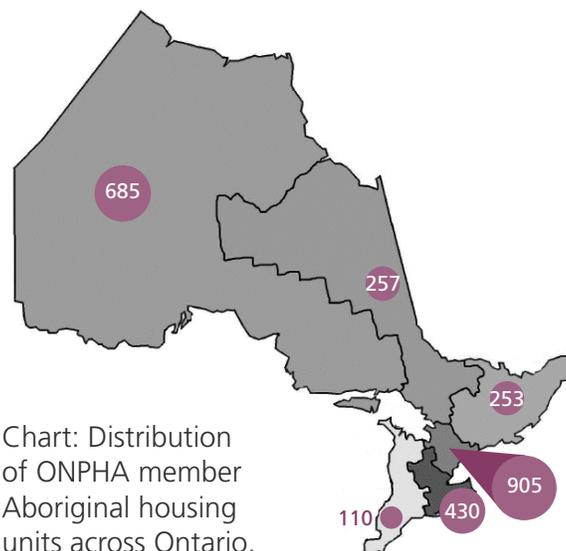


Chart: Distribution of ONPHA member Aboriginal housing units across Ontario.

that will be compromised with the end of operating agreements,” says Maracle. “The return on that investment is seen when young people graduate and participate in the economy and in their communities.”

Research has shown that access to an affordable home leads to better outcomes for families and communities. People living in homes they can afford are more likely to graduate from high school and participate in the workforce and less likely to spend time in hospitals, shelters, and prisons.

“We didn’t find ourselves in this situation alone or overnight,” says Maracle. “We have to build and leverage our relationships. Solutions come from all parties.”

ONPHA will host an information and discussion session on end of operating agreements for federal providers at the Annual Conference and Trade Show in November. Members interested in options and strategies for continuing to provide housing past the end of a federal operating agreement are encouraged to attend and learn from sector experts. 



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FOUR STEPS TO START PLANNING FOR THE END OF A FEDERAL OPERATING AGREEMENT

ONE: Financial analysis. Determine your organization’s financial viability going forward in a post-operating agreement situation. ONPHA has an EOA financial assessment tool that can help you with this and our Member Services team is here to help with advice or customized training. You may need to undertake a market assessment of your building and explore new revenue tools like social enterprise, fundraising, and advertising.

TWO: Strategic planning. Draft a plan that includes capital needs for the future, the direction your organization will take, and the funding model you will use, post-operating agreement.

THREE: Talk to others. Consult with other organizations of a similar size and mandate – what are they doing?

FOUR: Advocate. Work with ONPHA and the Canadian Housing and Renewal Association to advocate for public investment in affordable housing.

Have Fed ID, will sign: ID laws for new signing officers

Have you brought on new board members or signing officers? New federal legislation may require your organization to collect ID.

Has your organization recently changed signing officers for the investment accounts? Is there an AGM on the horizon? Then there's something you need to know.

The *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) is federal legislation enacted to "facilitate combatting the laundering of proceeds of crime and combatting the financing of terrorist activities, to establish the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) and to amend and repeal certain Acts in consequence".

All financial institutions are subject to the legislation. What does this have to do with social housing? The majority of non-profits in Ontario have investments through Phillips, Hager and North Investment Services (PH&N).

Under the Act, the identity of all corporations and signing officers must be identified by the use of certain prescribed methods. The process is generally referred to as the collection of federal ID, or Fed ID. Corporate identification was verified, in the form of Articles of Incorporation, when the investment account was originally opened.

Provisions regarding individual signing officer ID are now being enforced. Public bodies and large corporations are exempt from having to provide Fed ID. Large corporations are defined as those with a minimum of \$75M in net assets.

Ultimately, PH&N will need to collect Fed ID from a minimum of three signing officers in each non-profit. However, the short-term focus is on providers that are introducing new signing officers to PH&N

Investment Services through a Resolution of Directors.

Current signers, who have previously provided ID, do not have to provide it again.

What will happen if new signing officers have not undergone the Fed ID process?

For example, if a non-profit were to submit a Resolution of Directors (naming new signing officers) and place a trade (purchase or redemption) at the same time, the transaction may be halted if Fed ID has not been properly collected from the new officers whose signatures appear on the transaction documents.

PH&N has granted a two-month extension to the collection of Fed ID when there are new signers and a trade occurs. In other words, as long as a current Resolution of Directors is in place, unitholders may place a trade. They will be notified that they have two months during which to comply with the requirements. If not, the account may be suspended.

How do we satisfy these requirements?

There are a number of prescribed methods used for the collection of Fed ID. The most straightforward is for a representative of PH&N Investment Services to verify an individual's identification via an in-person meeting. They will review an original identification document, such as a birth certificate, current driver's license, or current passport. An Investment Funds Advisor is available to meet at PH&N Investment Services downtown Toronto office, Monday to Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time. Please contact 1-888-771-7473 if you wish to arrange a meeting. →

If it is not convenient or possible to meet face-to-face, the Federal ID Requirements - Replacement Authorized Signatory form (bit.ly/fedIDform), available on SHSC Financial's website, lists additional options for the collection of Fed ID. A full description of the options is contained within the form. The original completed form should be mailed to PH&N Investment Services.

Your corporation will need to complete one Replacement Authorized Signatory form for each new signing officer. Please indicate the identity verification option you are choosing – either Option A or Option B.

If you require assistance in complying with these requirements, contact PH&N Investment Services at 1-888-771-7473 or John Osmond at SHSC Financial Inc. at josmond@shscfi.ca or 1-866-268-4451 x 237.

Story submitted by John Osmond, SHSC Financial Inc. 



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FIMUR moves families into new homes via Assisted Homeownership

With funding from the Investment in Affordable Housing for Ontario program, Ontario Aboriginal Housing Services has helped Aboriginal clients make the transition from non-profit housing to homeownership.

When Verity Printup was given the keys to her new townhome, she didn't foresee the positive impact it would have on her physical and mental health.

"Something as simple as having sunlight makes the biggest difference," says Printup, who rented a basement apartment for seven years before moving to her current residence in July 2013.

For Printup and many others like her looking for safe and affordable housing, the First Nation, Inuit, Métis Urban and Rural (FIMUR) Assisted Homeownership Program – which was launched by Ontario Aboriginal Housing Services (OAHS) in 2009 – has been instrumental in supporting off-reserve Aboriginal individuals and families with low to moderate income make the move from tenancy to homeownership.

The funding provides down payment and closing cost assistance to Aboriginal people living outside of the Greater Toronto Area, allowing new homeowners to focus on strengthening their families and contributing to their communities.

"While the concept of rent-geared-to-income (RGI) allows for core assistance, program requirements make it extremely difficult to travel through the entire continuum to the ownership level," says Don McBain, Executive Director of OAHS. "Stable housing means having a solid foundation for children's education, safe accommodation, and good health, as well as the ability to secure an economic base for future generations."

Darlene M., who moved into her bungalow in North Bay last fall, is one who feels a strong pride of place with her new home.



"I have a disability from a car accident, so I never thought I'd be able to own my own place," says Darlene, who resided in a trailer park for five years. "The garden is one of my favourite places – it is nice to be able to plant flowers and sit outside without being three feet away from the next trailer."

Before connecting with the FIMUR program, Printup lived in older buildings where mold was a major health concern. "My breathing has improved so much, and I also move around a lot more now that

"I never thought that I would have something like this. It's a place that I can finally call my own."

I have to navigate three levels," she says. "These are changes to my quality of life that I never expected."

The FIMUR Assisted Homeownership Program was extended for three years (2012-15) with funding provided by the Investment in Affordable Housing for Ontario program, and this year's budget has been fully allocated – but there is still a waitlist of over 75 households that are interested in getting into market homeownership, says McBain. "Our goal is to help individuals and families find a home," he says, "and our data indicates that there is also a positive economic impact, since for every dollar invested into



the program, forty-six cents is returned directly to the government through taxes and fees.”

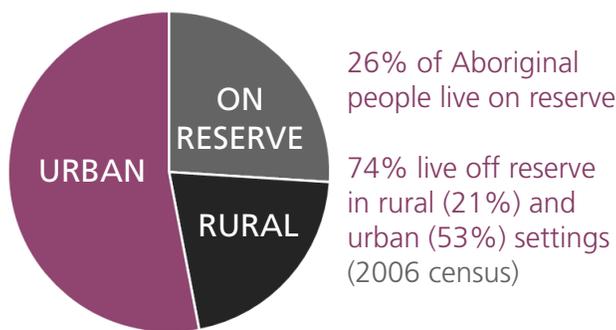
The program also prioritizes those who are escaping violence or currently living in affordable housing. Since 2009, the FIMUR Assisted Homeownership Program has helped nearly 90 people – almost exclusively women and children – leave situations of abuse and begin rebuilding their lives in a safe environment.

“The FIMUR homeownership program has been beneficial to many fleeing domestic violence,” says Elayne Isaacs, tenant liaison at Can-Am Urban Native Homes in Windsor. “This program needs to

URBAN ABORIGINAL DEMOGRAPHICS

According to the 2011 National Household Survey, nearly 1.5 million Canadians self-identify as Aboriginal.

1,400,685 PEOPLE
= 4.3% of CANADA'S POPULATION



Ontario is home to 21.5% of the Aboriginal population – 301,425 people.

The largest urban Aboriginal populations are found in: Toronto (19,270), Peel (7,085), York (4,560), Ottawa (18,180), Thunder Bay (17,135) and Sudbury (13,045).
(2011 National Household Survey)

continue: we have a lot of work to do to keep our women safe.”

Homelessness, couch surfing, and support for those living with a mental illness are also crucial housing issues that need to be addressed, says Isaacs. “The concept of ‘housing first’ is that housing is the foundation,” she says. “Once they have that basic need covered and the necessary support, then they can focus on recovery and getting back to work.”

According to the City of Toronto (2010), the overall population of homeless people in Toronto identifying as Aboriginal is 15 per cent, with only up to two per cent of the city’s population being Aboriginal. They remain disproportionately represented in the total homeless population in Toronto.

“The GTA is one of the most expensive places to rent in Canada, so saving enough money for a down payment can take years, if attainable at all,” says Lorna Lawrence, program officer for the Miziwe Biik Development Corporation’s GTA Aboriginal Housing Program, which delivers the homeownership program within the Greater Toronto Area.

“For some, homeownership means moving their families out of over-crowded homes or undesirable neighbourhoods. For others, it may mean being the first family member to purchase a home. There’s a sense of pride, empowerment, and strength in doing this.”

Another benefit of the homeownership program is that rental housing made available by the new homeowners can now be vacated for individuals and families looking for a place. “My old unit now belongs to someone else who really needs it,” says Printup, who lives and works full-time in Ottawa.

For McBain, who has attempted to deliver a homeownership program since the late 1990s, the FIMUR program has been a great highlight for Ontario Aboriginal Housing Services – it has helped over 1,000 people move into more than 350 homes.

“I never thought that I would have something like this,” says Printup. “It’s a place that I can finally call my own.” 🏠

Success in the city: Native housing in Thunder Bay helps newcomers adapt

At the northwest corner of Lake Superior, Thunder Bay (pop. 108,000) is one of the largest cities between Sudbury and Winnipeg. As Aboriginal people leave First Nations reserves in Northern Ontario to seek employment, cities like Thunder Bay act as transitional zones.

“The biggest thing that Native people coming from reserves need is core services like healthcare, education and housing,” says John Abramowich, Housing Manager of the Native People of Thunder Bay Development Corporation (NPTBDC). “Unemployment on First Nations reserves is astronomically high; about 80 per cent...cities have employment and education opportunities for people looking for a better way of life.”

Aboriginal people coming into urban areas face many challenges, including discrimination. Many may also have difficulty preserving their language, identity, and culture, as well as passing their traditions onto future generations.

According to Statistics Canada, Aboriginal people make up more than 8 per cent of Thunder Bay’s population. The city developed the Thunder Bay Urban Aboriginal Strategy in 2003 with the goal of addressing urban Aboriginal family poverty through community collaboration.

Thunder Bay is home to a healthy mix of Aboriginal groups, which aids in the transition to city life, says Abramowich. “When people come from First Nations, they risk losing their link to their community. In Thunder Bay, friendship centres and not-for-profits help newcomers in their transition to an urban environment.”

Abramowich adds that, in coming to an urban environment, many Aboriginal people need special help to make a successful transition. Newcomers

need to learn how to navigate the city, how to maintain tenancies and how to access Aboriginal groups and city services. “It’s one big guided tour,” he says.

NPTBDC, which has a portfolio of 239 mostly detached units, has two tenant relations workers on staff to help people settle into the city.

“Once people come into the urban centre and establish themselves, most gain employment and many buy their own homes,” Abramowich says. “I’ve seen tenants come in and go to school, then graduate and move out of non-profit housing. It’s very rewarding to see successes like that.”

As Ontario’s urban Aboriginal population continues to grow, capacity becomes a challenge for housing providers in cities like Thunder Bay, Fort Francis, Sudbury, Sault Ste. Marie, Kenora, Cochrane, Timmins, Temiskaming, and Rainy River.

“The Canadian Mortgage and Housing Corporation (CMHC) used to play an active role in the creation of native housing,” Abramowich explains. “Since downloading to the province and then to the municipalities, we’ve lost that government support. It’s very difficult to acquire new housing and to maintain what we have.”

Organizations like ONPHA and the Canadian Housing and Renewal Association play an important role in lobbying governments for support and informing the dialogue on social housing within communities.

“There hasn’t been any new social housing in 20 years,” Abramowich says. “There’s a very high demand. The biggest challenge people have coming from First Nations is housing affordability.” 

“I’ve seen tenants come in and go to school, then graduate and move out of non-profit housing. It’s very rewarding to see successes like that.”

Kathleen Blinkhorn Scholarship launches for a fourth year



ONPHA is planning the launch of the fourth annual Kathleen Blinkhorn Aboriginal Student Scholarship Fund. The scholarship provides \$1,000 or \$2,500 to help Aboriginal students living in non-profit housing with school-related expenses – including technology, housing, and travel expenses, which aren't covered by traditional scholarships. In past years, the response has been exceptional, with dozens of applications from students across the province.

To be eligible applicants must:

- be an Aboriginal student living in non-profit housing in Ontario
- be enrolled in a college, university or private trade school
- have a full or part-time course load

ONPHA is trying to secure a sponsor for 2014 and future years to ensure that the scholarship is available to support and encourage Aboriginal students. Currently we are seeking a \$5,000 contribution for this worthy cause.

The 2014 launch date is Tuesday, June 24, 2014. All applications must be received by Friday, August 22nd.

For more information about applying or to discuss sponsorship opportunities, please contact Elna Burgess at 416-927-9144 ext.109 or elna.burgess@onpha.org. 

KATHLEEN BLINKHORN

NOV. 19, 1954 to DEC. 6, 2009

Kathleen Blinkhorn had a lifelong passion for affordable non-profit housing. For more than 30 years, she worked tirelessly to ensure that everyone had access to safe housing.

In Canada, her career began at the Canada Mortgage and Housing Corporation. She also worked as a development consultant for several years, helping supportive and alternative housing providers develop new housing.

Kathleen was a valued staff member of ONPHA. Before her last position as the Assistant Deputy Minister for the Ministry of Municipal Affairs and Housing, she directed the City of Toronto's Social Housing Unit.

She leaves behind a huge number of colleagues who will remember her as a friend and ally, a charming and compassionate woman with a strong work ethic and a tremendous sense of humour.

MEMBERSUPPORT

Member support question: Collecting non-rental fees

I'm having difficulty collecting key charges and damages from tenants. What is the best way to collect these outstanding amounts? Can I apply the money paid for rent to these charges? Is there any other way to collect those charges?

As with all arrears, the best approach is a collaborative one. If the tenant is willing to meet with you and sign a payment plan for the charges then you can avoid a lot of hassle. Even if you end up having to file at the Landlord Tenant Board (LTB), you might get a better outcome going through mediation than a hearing. This is an especially good approach considering that the LTB is not consistent in how they handle questions relating to other charges.

The following are some common charges that you can work with the LTB to help resolve:

NSF charges

For rent arrears you can file an N4. You can include charges for costs related to cheques returned NSF on this form, including a \$20 administrative cost and any fee your bank charged. Make sure you have documentation from your bank of any fees they have charged you before you go to a hearing. If the tenant pays off the rental arrears before you issue the L1, you will not be able to file for the NSF charges alone.

Damages and repairs

An N5 form can be used to begin an eviction process for a tenant who has damaged their unit and it can also be used to collect the costs of repair or damages. If you do not wish to evict the tenant, at a hearing or mediation you can specify that you are seeking only the repayment of the costs. At the LTB, make sure you have documentation for all of your charges. This can include: receipts, invoices, estimates or good notes of your time or your staff's



time. Photos, inspection reports, and any other documentation would also help.

Key replacement charges

These are some of the hardest charges to collect. The LTB has only very rarely awarded the costs of key replacement with an N5 so it's probably not worth the filing fee to pursue it at the LTB. However, if you're already filing for damages it doesn't cost any more to add it to the application.

Utilities covered by tenants

It's best to avoid paying any fees for which the tenant has contracted. If you find yourself paying a tenant's utilities that they are obligated to pay under the lease, you may have some luck filing an N5 for an interference with the lawful right, privilege, or interest of the landlord.

It's very hard to get any of these fees by filing at the LTB so you should be selective about which ones are worth your time and the filing fee. If the fees are substantial you can consider taking the tenant to small claims court but your time and costs are going to be considerable. Many housing providers require that tenants be "in good standing" in order to apply for internal transfers or other optional upgrades. You may want to institute such rules to encourage that tenants pay outstanding amounts. 🏠

New staff! ONPHA introduces its six newest team members

ONPHA welcomes six new staff members, who are excited to learn more about affordable housing and to serve and advocate for our members.

Christina Friend-Johnston

Communications and Marketing Coordinator

Last job: Communications coordinator at Elections Ontario

Why housing? Housing is something that a lot of people take for granted. An affordable home is the cornerstone to achieving any other goals.

Secret talent: An excellent cook who can spike a volleyball like no one's business.

Emma Lander

Member Services Coordinator

Last job: Property manager with a supportive housing provider

Why housing? Housing is something that touches everybody. We all need housing – it's a basic human right.

Secret talent: Square-dancing and playing the violin.

Nadia Van

Communications and Online Services Coordinator

Last job: Advancement communications at the University of Toronto

Why housing? It's an issue I've always been passionate about. Having grown up in a low-income neighbourhood, I've always wanted to give back to my community.

Secret talent: Dog walker extraordinaire.

Sunny Chen

Conference and Events Coordinator

Last job: Conference coordinator at the MS Society

Why housing? I'm interested in this issue and enjoy working in a not-for-profit environment.

Secret talent: Finding thrift store bargains.



Left to right: Christina Friend-Johnston, Wynndham Bettencourt-McCarthy, Stephanie Butler, Emma Lander, Nadia Van, Sunny Chen.

Stephanie Butler

Communications and Marketing Coordinator

Last job: Community engagement manager at the University of Guelph

Why housing? Ontario's cities (and towns!) are for everyone, regardless of their income or social status.

Secret talent: Can keep an energetic cat entertained for hours.

Wynndham Bettencourt-McCarthy

Policy and Research Coordinator

Last job: Research assistant at the City of Toronto's Affordable Housing Office

Why housing? The benefits of housing are both social and economic and, as a renter in Toronto, I've experienced affordability issues firsthand.

Secret talent: Speedy swimmer and thorough cleaner. 🐶



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REGIONAL MEETINGS: 14 CITIES & 500+ MEMBERS

2014 regional meetings were a hit.

Aside from the occasional snow squall and meeting postponement, the cross province tour went smoothly. In 14 locations, more than 500 ONPHA members met with ONPHA staff to hear about legislative changes, what ONPHA is doing, and the benefits and challenges of tenant insurance. Participants also came together to talk about working with difficult tenants, learn more about mental health and give suggestions about how ONPHA can help our provider members better serve their diverse tenant bases.

We heard that working with tenants with mental health challenges can be difficult. Housing providers shared their experiences of crisis management, and told us that they wanted more skills. ONPHA staff will work on developing more training opportunities for our members.

We look forward to seeing you all next year. Missed the meeting? Have a look at the presentation (bit.ly/onphaRM14) and contact Member Support (member.support@onpha.org) with any questions. If you are interested in the "Working with difficult tenants" part of the program, please note that it will be presented again at the 2014 ONPHA Conference.

2014 MEMBER SURVEY: RESULTS & FEEDBACK

This year's Member Survey was distributed electronically and in paper copies at our Regional Meetings. Feedback from these surveys helps ONPHA to identify themes and trends and to set education and advocacy priorities for the coming year.

According to survey responses, the top six concerns for members were: capital planning, succession planning for board members, routine property maintenance and upkeep, tenant mental health issues, implementation of the *Ontario Not-for-Profit Corporations Act*, and end of operating agreements/mortgages for federal providers. Members are continuing to seek support from ONPHA through training, templates, examples, and practice models.

Overall satisfaction with ONPHA's customer service was very high – 94 per cent of respondents reported good or excellent customer service and 89 per cent of respondents were satisfied or very satisfied with their membership.

Some of the trends in member feedback included requests for: in-person training in northern and rural locations, more training on hoarding and mental health issues, a more user-friendly website, continued advocacy and lobbying, and more affordable training options, like webinars.

THANK YOU TO OUR 2014 REGIONAL MEETING SPONSORS:



#ONPHAconf: Preview of the 2014 Conference & Trade Show

New online registration

Building on the great energy emanated from our past successful conferences and trade shows, ONPHA is ready to provide you with another opportunity to learn, network, and get inspired!

ONPHA aims to launch online registration for 2014 Conference and Trade Show at the end of June with the early-bird deadline for registration on September 12, 2014. The electronic registration guide, which includes 80 conference sessions, speakers, networking events, and the trade show, will be sent to members. Stay tuned!

Education Day programming

Planning to attend the 2014 ONPHA Conference?

Why not come a day early and take advantage of our Education Day sessions? These half-day courses provide a great opportunity for an in-depth look at critical issues in non-profit housing management.

This year's learning options include:

- Rent-gear-to-income: do your calculations add up?
- End of operating agreements for federal providers
- Fundamentals of social housing
- Getting it "write": Notices of termination at the Landlord and Tenant Board
- Bed bugs and beyond
- Fire safety
- Financial management for board members
- Fish! customer service

To register or to learn more, contact us at conference@onpha.org or 1-800-297-6660, or visit us at www.onpha.on.ca/conference. 



ABORIGINAL-THEMED ACTIVITIES

A bus tour to Aboriginal housing communities in Ottawa, facilitated by Delores Peltier-Corkey from Gignul Non-Profit Housing Corporation on Friday, November 14, 2014.

A 3-hour conference session – Aboriginal Housing Planning Session – on Saturday, November 15, 2014.

Throughout the conference, we will arrange elder blessings and Aboriginal entertainment, including throat singing, hoop dancing, and drum performances.



Making an impact



LEARN HOW TO MAKE AN IMPACT IN YOUR COMMUNITY

The ONPHA Conference and Trade Show is the housing sector's premier event, drawing more than 1,100 delegates each year. Choose from over 80 sessions and learn from some of the sector's most knowledgeable experts. Network with like-minded professionals, and find new products, technical solutions, and service innovations at our one-day trade show.

TO FIND OUT MORE:

www.onpha.on.ca/conference

1-800-297-6660

conference@onpha.org

ONPHA CONFERENCE & TRADE SHOW

Ottawa Convention Centre & The Westin Ottawa

November 14 - 16, 2014

